## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Smith et al.

Attorney Docket No.: VISAP076

Application No.: 10/633,020

Examiner: COLAN, Giovanna B.

Filed: July 31, 2003

Group: 2162

Title: SMART CARD PERSONALIZATION

FROM-BEYER WEAVER THOMAS

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ASSISTANCE TOOL

I hereby certify that this correspondence is being transmitted to the U.S. JAN 0 8 Patent and Trademark Office, Central Facsimile Telephone number (571) 273-8300 on this day January 8, 2007 addressed to Examiner CODAN, Giovanna B

REPLY

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action dated September 8, 2006, to which a response is due January 8, 2007 with a one-month extension of time, please amend the above-identified patent application as follows:

Remarks/Arguments begin on page 2 of this paper.

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